

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO
ALBUQUERQUE DIVISION**

In re:

ELY YAO

Debtor(s)

Case No. 13-10-15540 JA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kelley L. Skehen, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/01/2010.
- 2) The plan was confirmed on 04/18/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/03/2011, 06/03/2013.
- 5) The case was completed on 08/25/2016.
- 6) Number of months from filing to last payment: 70.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,741.27.
- 10) Amount of unsecured claims discharged without payment: \$73,166.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$61,035.84
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$61,035.84
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,487.74
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,795.07
Other	\$3,229.85

TOTAL EXPENSES OF ADMINISTRATION:	\$12,512.66
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Attorney fees paid and disclosed by debtor:	\$2,261.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Accelerated Financial/EZ Payday Loans	Unsecured	625.00	NA	NA	0.00	0.00
Asset Acceptance, LLC	Unsecured	2,205.00	3,000.95	3,000.95	51.69	0.00
CNC Financial Services	Unsecured	475.00	682.76	682.76	11.75	0.00
Internal Revenue Service	Unsecured	0.00	38,280.09	38,263.76	658.99	0.00
Internal Revenue Service	Priority	25,629.00	10,706.83	10,706.83	10,706.83	0.00
Internal Revenue Service	Secured	0.00	18,841.27	18,841.27	18,841.27	1,776.03
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	899.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	890.00	NA	NA	0.00	0.00
Midland Credit	Unsecured	1,353.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	5,168.00	NA	NA	0.00	0.00
NM DEPT WORKFORCE SOLUTIONS	Priority	0.00	0.00	0.00	0.00	0.00
NM DEPT WORKFORCE SOLUTIONS	Unsecured	2,640.00	2,500.00	2,500.00	43.06	0.00
NM Educational Retirement Board	Secured	5,100.00	NA	NA	0.00	0.00
NM TAX & REVENUE DEPT	Unsecured	0.00	7,167.54	7,167.54	123.44	0.00
NM TAX & REVENUE DEPT	Secured	13,358.00	12,063.58	12,063.58	12,063.58	1,137.13
NM TAX & REVENUE DEPT	Priority	0.00	3,040.34	3,040.34	3,040.34	0.00
Ntl Crdt Sys	Unsecured	4,012.00	NA	NA	0.00	0.00
Palisades Collections LLC Vativ Recovery	Unsecured	4,010.00	4,010.44	4,010.44	69.07	0.00
Rjm Acquisitions Llc	Unsecured	8,009.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$30,904.85	\$30,904.85	\$2,913.16
TOTAL SECURED:	\$30,904.85	\$30,904.85	\$2,913.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$13,747.17	\$13,747.17	\$0.00
TOTAL PRIORITY:	\$13,747.17	\$13,747.17	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,625.45	\$958.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$12,512.66</u>	
Disbursements to Creditors	<u>\$48,523.18</u>	
TOTAL DISBURSEMENTS :		<u>\$61,035.84</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/07/2016

By: /s/ Kelley L. Skehen

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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